

Information to identify the case:

Debtor 1 Gregory T. Shoultz
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7125**

EIN --_--_--_--

Social Security number or ITIN _ _ _ _ _

EIN --_--_--_--

United States Bankruptcy Court **District of New Jersey**

Case number: **11-33661-JNP**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gregory T. Shoultz

11/16/16

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Gregory T. Shoultz
DebtorCase No. 11-33661-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 31

Date Rcvd: Nov 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2016.

db
512278010 +Gregory T. Shoultz, 120 Fenway Avenue, Atco, NJ 08004-3017
+Attn: Capital One Auto Finance DeptAccount: XXXXXX, P.O. Box 201347,
Arlington, TX 76006-1347

512257891 +Kay Jewelers, PO Box 3680, Akron, OH 44309-3680
514471404 +Midfirst Bank, Attn Bankruptcy Court, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
512257892 +Midland Mortgage Company, PO Box 268959, Oklahoma City, OK 73126-8959
514306647 New Jersey Department of Banking & Insurance, PO Box 117, Trenton, NJ 08625-0117
514305588 New Jersey Department of Banking & Insurance, PO Box 324, Trenton, NJ 08625-0324
512278487 +Slomins, 125 Lauman Lane, Hicksville, NY 11801-6539
512278488 +South Jersey Gas, Attn Mrs Fleming, PO Box 577, Hammonton, NJ 08037-0577

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: usanj.njbankr@usdoj.gov Nov 16 2016 22:01:26 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 16 2016 22:01:26 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

512257887 +EDI: CAPITALONE.COM Nov 16 2016 21:53:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281

512257888 +EDI: CAPONEAUTO.COM Nov 16 2016 21:53:00 Capital One Auto Finance, 3901 Dallas Parkway,
Plano, TX 75093-7864

515126199 +EDI: AISACG.COM Nov 16 2016 21:53:00 Capital One Auto Finance, a division of Capital On,
P.O. Box 201347, Arlington, TX 76006-1347

515126199 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 16 2016 21:56:30
Capital One Auto Finance, a division of Capital On, P.O. Box 201347,
Arlington, TX 76006-1347

512389107 +EDI: AISACG.COM Nov 16 2016 21:53:00 Capital One Auto Finance, c/o Ascension Capital Gr,
P.O. Box 201347, Arlington, TX 76006-1347

512389107 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 16 2016 21:56:18
Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347,
Arlington, TX 76006-1347

512257889 +EDI: RCSFNBMARIN.COM Nov 16 2016 21:53:00 Credit One Bank, PO Box 98873,
Las Vegas, NV 89193-8873

512257890 +EDI: BLUESTEM.COM Nov 16 2016 21:53:00 Fingerhut, 6250 Ridgewood Road,
St Cloud, MN 56303-0820

512521187 +EDI: JEFFERSONCAP.COM Nov 16 2016 21:53:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617

514297981 +EDI: RESURGENT.COM Nov 16 2016 21:53:00 LVNV Funding LLC, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC,
c/o Resurgent Capital Services 29603-0587

514297980 EDI: RESURGENT.COM Nov 16 2016 21:53:00 LVNV Funding LLC, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587

512564238 EDI: RESURGENT.COM Nov 16 2016 21:53:00 LVNV Funding LLC its successors and assigns as,
assignee of FNBMLLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587

513860956 +EDI: AIS.COM Nov 16 2016 21:53:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457, Midland Funding LLC 77210-4457

513860955 EDI: AIS.COM Nov 16 2016 21:53:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

512287362 EDI: RECOVERYCORP.COM Nov 16 2016 21:53:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

512592889 EDI: AGFINANCE.COM Nov 16 2016 21:53:00 SPRINGLEAF FINANCIAL SERVICES, PO BOX 3251,
EVANSVILLE, IN 47731

512257886 EDI: AGFINANCE.COM Nov 16 2016 21:53:00 American General Finance, 600 N Royal Avenue,
Evansville, IN 47715

512257893 +EDI: TDBANKNORTH.COM Nov 16 2016 21:53:00 TD Bank NA, PO Box 1190,
Lewiston, ME 04243-1190

512278489 EDI: VERIZONWIRE.COM Nov 16 2016 21:53:00 Verizon Wireless, PO Box 25505,
Lehigh Valley, PA 18002-5505

512514012 +EDI: VERIZONWIRE.COM Nov 16 2016 21:53:00 Verizon Wireless, PO BOX 3397,
Bloomington, IL 61702-3397

512257894 EDI: WFFC.COM Nov 16 2016 21:53:00 Wells Fargo Dealer Services, PO Box 25341,
Santa Ana, CA 92799-5341

512296688 EDI: WFFC.COM Nov 16 2016 21:53:00 Wells Fargo Dealer Services, Inc., PO Box 19657,
Irvine, CA 92623-9657

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

512390700 MidFirst Bank c/o Zucker Goldberg & Ackerman 200 S

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 31

Date Rcvd: Nov 16, 2016

512278539* +Slomins, 125 Lauman Lane, Hicksville, NY 11801-6539
512278540* +South Jersey Gas, Attn Mrs Fleming, PO Box 577, Hammonton, NJ 08037-0577
512278541* Verizon Wireless, PO Box 25505, Lehigh Valley, PA 18002-5505

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2016 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Steven N. Taieb on behalf of Debtor Gregory T. Shoultz staieb@comcast.net

TOTAL: 7